

The Influence of Big Five Personality Traits on the Competencies of the Bank Employees: A Study on Private Bank Employees of North East India

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Abstract: The research paper is an attempt to understand the impact of Big Five Personality Traits on the competencies of the bank employees of Axis, HDFC and ICICI Banks operating in North East India. Current paper is both empirical and descriptive in nature. A questionnaire was formulated for the employees and its reliability was calculated using Cronbach's Alpha. SPSS software was used to test the research hypothesis. The results indicate that HDFC and Axis Bank employees are more competent with regard to all the parameters of Personality as compared to ICICI Bank.

Keywords: Personality, Big Five Theory, Competency, banking sector, North East India.

1. Introduction

The frontline employees of the banks are the interface of the banking industry. They provide the firsthand experience on how customers perceive the service of the banking industry. The paper aims to identify the influence of personality traits on the competencies of the bankers.

2. REVIEW OF LITERATURE:

I. Big Five Personality Theory and its influence on Competency

The Big Five Personality Theory is among the widely accepted personality models accepted all over the world in research context. Research from the past predicts that this model has been a predictor of behavior irrespective of all situations. (Abzari et al., 2016).

There has been several evidences from literature that personality has been as a predictor of work performance Competencies. Banking sector has always been in the forefront among the service sector due to its impeccable contribution in the financial sector. The frontline employees are the first hand service providers and are solely responsible for customer satisfaction and increasing the credibility of the bank. (Gustaffson, 2009; Burmann and Konig, 2011; Fang et al., 2011). Currie (2007) stated that employees need to work in a multi-faceted work environment and therefore have to focus on enriching the competencies to meet the diversified work culture.

Hu, Li and Song (2023) identified the key competencies, the personality traits and the psychological capital with a focus on personality and increasing the psychological capital among college students. The findings provide a link between agreeableness,

conscientiousness, emotional stability, extroversion and openness to experience and the competency required for the college students.

Costa and McCrae (2008) extensively researched the Big Five Personality model and briefly explains each of the traits. Agreeableness measures personal harmony, trust, straight forwardness, altruism, modesty and tenderness. Conscientiousness refers to organization skills and responsibility, emotional stability implies whether you are stable, depressed or irritable. Extroversion implies sociable and outgoing, followed by warmth, gregariousness and positive emotions. Openness to experience refers to receptive to new ideas, feelings, intellectual curiosity, etc.

Barrick, Mount and Judge (1991) extended the relationship between Big Five Personality models and job performance at work. The findings indicated that 'conscientiousness' has maintained stable relationship with all the indicators of job performance.

McClure (2005) in his research established a link between job core competencies and Big Five Personality traits. This research gave a contradicting dimension that although personalities help in moulding the behavior of the employees but found no significant correlation between Big Five Personality traits and job core competencies.

Bartram (2005); Kanfer and Ackerman (2005) pointed out in their studies that competencies are predicted in traits. Personality dimensions are indicators of effective work behaviors, namely generic competencies applied to all professions. Since traits are considered to be the indicators of behavioral patterns then competencies sets the limits for how individual potentialities may turn to effective organizational behaviors. (Spencer and Spencer, 1993).

II. The Role of Competency in the Banking Sector

The health of a country's economy is dependent on the banking sector. (Parameswaran, 2001). The dynamism of technology in the

banking sector and its volatile aspects make it more demanding from the customer's point of view. (Agbolade,2011), thus looking for more competent employees fostering to the needs of the customers in the digital era. The banking industry continuously depend on technological investment which is a measure of competency in order to gain competitive advantage and mark a difference in their products to foster the customers' needs.

Dandago and Rufai (2014) pointed that banks often face technical issues which often leads to the loss of confidential information of the customers and thus leading in low productivity. A study on emotional intelligence competency on job satisfaction and job performance by the managers and employees finds a positive relationship among these variables. (Kafetsios and Zampetakis, 2008).

Most of the studies on banking industry focus on satisfaction and quality services rendered to the external customers and their financial performance enhancing the scope for a comparative study between the emotional competency of the bankers in the private and public sector banks. (Dincer and Goriner, 2011).

3. OBJECTIVES OF THE STUDY

1. To study the importance of Big Five Personality model and its implication in shaping the competency of the employees of the banking sector.
2. To measure the level of competencies of the bank employees with regard to all the five parameters of Big Five Personality model.

4. RESEARCH METHODOLOGY

The study is conducted on the frontline bank employees of all the three private sector banks, namely, Axis Bank, ICICI Bank, HDFC Bank in north eastern region of India. The sample size consists of 210 employees comprising all the 3 banks, taking 70 employees of each state. The research is descriptive and empirical in nature as it uses analytical tools such as Descriptive Statistics and Analysis of Variance (ANOVA) to derive at a conclusion.

5. HYPOTHESIS FRAMED

There is no significant difference between the competencies possessed by the employees and Big Five Personality dimensions.

6. ANALYSIS AND INTERPRETATION

Table 1: Overall Performance on Traits- Agreeable Skills

Sl	Reasons	M (μ)	S. D (σ)	NAC (%)	NC (%)	A (%)	C (%)	VC (%)	Level
1	Forgiving (A)	4.61	0.992	1(0.5)	13(6.1)	51(24.1)	75(35.4)	70(33)	Competent
2	Straight forward (A)	3.57	1.165	6(2.8)	24(11.3)	52(24.5)	92(43.4)	36(17)	Competent
3	Compliant in nature(A)	3.72	1.174	7(3.3)	39(18.4)	47(22.2)	61(28.8)	56(26.4)	Competent
4	Modest (A)	4.30	0.468	8(3.8)	30(14.2)	43(20.3)	60(28.3)	69(32.5)	Very Competent

Source: Computed from primary data

NAV = Not at all Competent, NC = Not Competent, N = Neutral, C = Competent, and HC = Highly Competent

Table 1 reveals an employee's overall performance based on the traits (agreeable skills) in the study area. The study shows that the employee's competency on three (3) variables is found to be competent, namely item #1 ($\mu = 4.61$, $\sigma = 0.992$) 'forgiving', item #2 ($\mu = 3.57$, $\sigma = 1.165$) 'straight forward', and #3 ($\mu = 3.72$, $\sigma = 1.174$) 'compliant in nature'. Item #4 ($\mu = 4.30$, $\sigma = 0.468$) 'modest' is found to be very highly competent.

Table 2: Overall Performance on Traits- Conscientiousness Skills

Sl	Reasons	M (μ)	S. D (σ)	NAC (%)	NC (%)	A (%)	C (%)	VC (%)	Level
1	Competent	4.30	0.759	8(3.8)	30(14.2)	43(20.3)	60(28.3)	69(32.5)	Very Competent
2	Organized	4.37	0.759	0	0	1(0.5)	146(68.9)	63(29.7)	Competent
3	Dutiful	4.37	0.646	0	7(3.3)	17(8.0)	91(42.9)	95(44.8)	Very competent
4	Achievement Striving	4.11	0.889	0	1(0.5)	16(7.5)	96(45.3)	97(45.8)	Very competent
5	Self-discipline	4.28	0.707	4(1.9)	11(5.2)	15(7.1)	107(50.5)	73(34.4)	Competent

Source: Computed from primary data

NAV = Not at all Competent, NC = Not Competent, N = Neutral, C = Competent, and HC = Highly Competent

Table 2 determines the private bank employee's competency level across all levels of management. An analysis result showcases the agreement variables of 5 items, and the construct-level impact was from a point scale of not at all competent to very competent. The study indicates the

agreement level of 3 items was found to be very competent based on the KSA score parameter in taking up the role responsibility of employees, namely, item #1 ($\mu = 4.30$, $\sigma = 0.759$) 'competent (C)', item #3 ($\mu = 4.37$, $\sigma = 0.646$) 'dutiful', and item #4 ($\mu = 4.11$, $\sigma = 0.889$) 'achievement striving'. There are two parameters where the competency level of the employee's is found competent, namely item #2 ($\mu = 4.37$, $\sigma = 0.759$) 'organized' and item #5 ($\mu = 4.28$, $\sigma = 0.707$) 'self-discipline'.

Table 3: Traits- Emotional Stability Skills

SI	Competent	M (μ)	S. D (σ)	NVC (%)	NAC (%)	A (%)	C (%)	VC (%)	Level
1	Irritable (ES)	2.98	0.103	12(5.7)	63(29.7)	66(31.1)	55(25.9)	14(6.6)	Average
2	Depressed	2.71	0.722	10(4.7)	63(29.7)	114(53.8)	23(10.8)	0	Average
3	Self-Conscious	2.81	1.246	6(2.8)	31(14.6)	9(4.2)	127(59.9)	37(17.5)	Competent
4	Impulsive	3.29	1.258	90(42.5)	44(20.8)	31(14.6)	39(18.4)	6(2.8)	Not Very Competent

Source: Computed from primary data

NAV = Not at all Competent, NC = Not Competent, N = Neutral, C = Competent, and HC = Highly Competent

Table 3 determined the performance level of the employee's; an analysis result indicates the agreement variables of 4 items; and the construct-level impact was from a point scale of not at all very competent to very competent. The study shows the agreement level of 2 items was found to be average competency based on the KSA score parameter in taking up the role responsibility of employees, namely, item #1 ($\mu = 2.98$, $\sigma = 0.103$) 'irritable' and item #2 ($\mu = 2.71$, $\sigma = 0.722$) 'depressed'. Each item is competent, such as self-consciousness item #3, ($\mu = 2.81$, $\sigma = 1.246$), and not very competent for the impulsive parameter, item #4, ($\mu = 3.29$, $\sigma = 1.258$).

Table 4: Overall Competency Level on Traits- Extroversion Skills (E)

SI	Reasons	M (μ)	S. D (σ)	NAC (%)	NC (%)	A (%)	C (%)	VC (%)	Level
1	Gregarious(sociable) in nature (E)	2.73	1.118	24(11.3)	37(17.5)	39(18.4)	75(35.4)	35(16.5)	Competent
2	Assertive(forceful) in nature (E)	3.60	1.081	24(11.30)	78(36.8)	53(25)	40(18.9)	15(7.1)	Not Competent
3	Energetic in nature (E)	3.36	1.197	6(2.8)	30(14.2)	55(25.9)	70(33)	49(23.1)	Competent
4	Enthusiastic (E)	3.12	0.619	14(6.6)	40(18.9)	57(26.9)	55(25.9)	44(20.8)	Average
5	Outgoing (E)	3.19	1.146	17(8)	42(19.8)	48(22.6)	68(32.1)	35(16.5)	Competent

Source: Computed from primary data

NAV = Not at all Competent, NC = Not Competent, N = Neutral, C = Competent, and VC = Very Competent

Table 4 endeavors to highlight the employee's overall competency level based on traits-extroversion skills; a study indicates the level of competency variables of 5 items, and the level impact was from a point scale of not very competent to very competent. An analysis shows the agreement level of 3 items was found to be competency level, namely, item #1 ($\mu = 2.73$, $\sigma = 1.118$) 'gregarious (sociable) in nature (E)', item #3 ($\mu = 3.36$, $\sigma = 1.197$) 'energetic in nature (E)', and item #5 ($\mu = 3.19$, $\sigma = 1.46$) 'outgoing'. Each one for not competent item #2 ($\mu = 3.60$, $\sigma = 1.081$) is 'assertive in nature, and average competency item #4 ($\mu = 3.12$, $\sigma = 0.619$) is 'enthusiastic'.

Table 5: Employees Overall Competency Level on Openness to Experience (O)

SI	Reasons	M (μ)	S. D (σ)	NAC (%)	NC (%)	A (%)	C (%)	VC (%)	Level
1	Curious (O)	3.12	.619	0	18(8.6)	160(76.2)	21(10)	11(5.2)	Average
2	Person of wide interest(O)	3.19	1.146	20(9.5)	35(16.7)	66(31.4)	63(30)	26(12.4)	Average

Table 5 displays that 'curious' ($\mu = 3.12$, $\sigma = .619$) and 'person of wide interest' ($\mu = 3.19$, $\sigma = 1.146$) shows the competency response at average level.

Table 6: Significance of Difference in Mean Score of employees' competency level across selected banks on the parameter of Traits – Agreeable (A) Dimension

Variables		Sum of square	Df	Mean Square	F	Sig.
Forgiving (A)	Between Groups	14.893	2	7.446	30.702	.000
	Within Groups	16.250	67	.243		
	Total	31.143	69			
Straight forward (A)	Between Groups	5.055	2	2.527	3.123	.050
	Within Groups	54.217	67	.809		
	Total	59.271	69			
Compliant in nature(A)	Between Groups	6.255	2	3.127	2.793	.068
	Within Groups	75.017	67	1.120		
	Total	81.271	69			
Modest (A)	Between Groups	1.255	2	.627	.431	.652
	Within Groups	97.617	67	1.457		
	Total	98.871	69			

Source: Computed from primary data

Table 6 depicts the level of significance for selected variables under the dimension of Agreeableness. 'Forgiving' shows a high level of significance with ($F=30.702$, $p=.000$) at 5% level. Digging further into their mean scores indicate that Axis Bank ($\mu=4.90$) is more forgiving, HDFC Bank ($\mu=4.75$) leads the second and ICICI Bank ($\mu=3.9$) stands in the third place.

'Straight forward' also depicts a high level of significance with ($F=3.123$, $p=.050$) at 5 % level of significance. A comparison in the mean scores shows that HDFC Bank ($\mu=3.70$), Axis Bank ($\mu=3.65$), ICICI Bank ($\mu=3.13$) holds the first, second and third place respectively.

The variables 'compliant in nature' ($F=2.793$, $p=.068$) and modest ($F=.431$, $p=.652$) shows no significant difference at 5% which means all the bankers taken under consideration under the above selected variables show almost equal competency or no competency across north eastern region.

Table 7: Significance of Difference in Mean Score of employees competency level across selected banks on the parameter of Traits – Conscientiousness (C) Dimension

Variables		Sum of square	Df	Mean Square	F	Sig.
Competent (C)	Between Groups	1.771	2	.886	3.372	.040
	Within Groups	17.600	67	.263		
	Total	19.371	69			
Organized (C)	Between Groups	3.505	2	1.752	5.273	.007
	Within Groups	22.267	67	.332		
	Total	25.771	69			
Dutiful(C)	Between Groups	1.543	2	.771	1.620	.206
	Within Groups	31.900	67	.476		
	Total	33.443	69			
Achievement striving (C)	Between Groups	17.476	2	8.738	16.415	.000
	Within Groups	35.667	67	.532		
	Total	53.143	69			
Self-disciplined (C)	Between Groups	.443	2	.221	.450	.640
	Within Groups	33.000	67	.493		
	Total	33.443	69			

Source: Computed from primary data

Table 7 shows the ANOVA table for Conscientiousness Dimension. ‘Dutiful’ with ($F=1.620$, $p=.206$) and ‘self-disciplined’ ($F=.450$, $p=.640$) shows there is no significant difference at 5% level which means all the selected bank employees are performing their duties equally and are equally self-disciplined.

The variable ‘competent’ with ($F=3.372$, $p=.040$) leads us to a direction that there exists a significant difference at 5% level. A comparison in the means scores between the three banks reflects that HDFC Bank is highly competent with ($\mu=4.70$), followed by ICICI Bank ($\mu=4.60$) and Axis Bank is least competent with ($\mu=4.30$)

‘Organized’ is highly significant with ($F=5.273$, $p=.007$) at 5% level. Axis Bank employees are more organized with ($\mu=4.40$), followed by HDFC Bank ($\mu=4.00$) and ICICI Bank is found to be least organized ($\mu=3.87$)

‘Achievement striving’ is also found to be highly significant with ($F=16.415$, $p=.000$). A higher mean score ($\mu=5.00$) for HDFC Bank indicates they are more achievement oriented followed by ICICI Bank ($\mu=4.53$) and Axis Bank takes the third place with ($\mu=3.7$)

Table 8: Significance of Difference in Mean Score of employees’ competency level across selected banks on the parameter of Traits – Emotional Stability (ES) Dimension

Variables		Sum of square	Df	Mean Square	F	Sig.
Irritable (ES)	Between Groups	.283	2	.142	.136	.873
	Within Groups	70.017	67	1.045		
	Total	70.300	69			
Depressed (ES)	Between Groups	.636	2	.318	.554	.577
	Within Groups	38.450	67	.574		
	Total	39.086	69			
Self-conscious (ES)	Between Groups	15.655	2	7.827	14.892	.000
	Within Groups	35.217	67	.526		
	Total	50.871	69			
Impulsive (ES)	Between Groups	61.986	2	30.993	45.638	.000
	Within Groups	45.500	67	.679		
	Total	107.486	69			

Source: Computed from primary data

In Table 8, variables such as ‘irritable’ ($F=.136$, $p=.873$) and depressed ($F=.554$, $p=.577$) are found to be of no significant differences at 5% level.

‘Self-conscious’ has ($F=14.892$, $p=.000$) which means we are rejecting the null hypothesis. Comparing the mean scores it is found that Axis Bank employees are found to be more self-conscious with ($\mu=4.65$) followed by HDFC ($\mu=4.20$) and ICICI ($\mu=3.53$).

‘Impulsive’ has ($F=45.638$, $p=.000$) which is found to be highly significant at 5% level. HDFC employees are found to be more impulsive with ($\mu=2.95$) followed by Axis ($\mu=2.85$) and ICICI Bank ($\mu=1.00$)

Table 9: Significance of Difference in Mean Score of employees competency level across selected banks on the parameter of Traits – Extroversion (E) and Openness to Experience Dimension (O)

Variables		Sum of square	Df	Mean Square	F	Sig.
Gregarious(sociable) in nature (E)	Between Groups	33.426	2	16.713	22.210	.000
	Within Groups	50.417	67	.752		
	Total	83.843	69			
Assertive(forceful) in nature (E)	Between Groups	5.255	2	2.627	3.606	.033
	Within Groups	48.817	67	.729		
	Total	54.071	69			
Energetic in nature (E)	Between Groups	1.369	2	.685	.572	.567
	Within Groups	80.117	67	1.196		
	Total	81.486	69			

Enthusiastic (E)	Between Groups	.721	2	.361	.245	.783
	Within Groups	98.650	67	1.472		
	Total	99.371	69			
Outgoing (E)	Between Groups	5.026	2	2.513	3.340	.041
	Within Groups	50.417	67	.752		
	Total	55.443	69			
Curious (O)	Between Groups	.019	2	.010	.058	.944
	Within Groups	10.967	67	.164		
	Total	10.986	69			
Person of wide interests (O)	Between Groups	2.405	2	1.202	1.048	.356
	Within Groups	76.867	67	1.147		
	Total	79.271	69			

Source: Computed from primary data

Table 9 shows the ANOVA table for Extroversion Dimension. The variables 'Energetic in nature' ($F=5.72$, $p=.567$), 'enthusiastic' ($F=.245$, $p=.783$), 'curious' ($F=.058$, $p=.944$) and 'person of wide interest' ($F=1.048$, $p=.356$) shows no significant mean score difference was found in competency level at 5% level. The derived outcomes from the parameters indicate that the employees from HDFC, ICICI and Axis Banks have no significant difference in their competency level. The employees exhibit equal competency across the selected banks in north eastern region. 'Gregarious' variable has ($F=22.210$, $p=.000$) which indicates there is a significant difference at 5% level. A comparison in the mean scores between the banks shows that HDFC Bank ($\mu=4.80$) is the highest, Axis Bank ($\mu=4.65$) is the second and ICICI Bank stands third with ($\mu=3.33$)

'Assertive in nature' ($F= 3.606$, $p=.033$) has a significant difference at 5% level. A comparison in the mean scores indicates that HDFC leads with a mean score of ($\mu=4.80$) followed by Axis Bank ($\mu= 4.65$) and ICICI Bank ($\mu=3.33$)

'Outgoing' ($F=3.340$, $p=.041$) has a significant difference at 5% level. A comparison in the mean scores indicates that ICICI Bank has the highest mean ($\mu=3.87$) followed by HDFC Bank ($\mu=3.80$) and Axis Bank ($\mu=3.25$)

7. FINDINGS:

Thus , the statistical tests gives us the direction to compare that out of the five parameters listed in Big Five Personality model, which bank leads in each parameter. Let us look at each of the parameter separately:

a) Agreeableness

- ANOVA table gives us the impression that the employees of Axis Banks are more 'forgiving' followed by HDFC and ICICI Banks in North Eastern Region.
- The employees of HDFC Banks are more 'straightforward' followed by Axis Bank and ICICI Bank.

b) Conscientiousness

- HDFC Bank is highly 'competent' followed by ICICI Bank and Axis Bank is least competent.
- Axis Bank employees are more 'organized' followed by HDFC Bank and ICICI Bank is found to be least organized.

- HDFC Bank indicates they are more 'achievement oriented' followed by ICICI Bank and Axis Bank.
- c) Emotional Stability
- Axis Bank employees are found be more 'self-conscious' followed by HDFC and ICICI banks.
 - HDFC employees are found to be more 'impulsive' followed by Axis and ICICI Bank.
- d) Extroversion
- HDFC Bank is the highest, Axis Bank is the second and ICICI Bank stands third in 'gregarious' dimension.
 - HDFC leads followed by Axis Bank and ICICI Bank in 'assertive' dimension.
 - ICICI Bank stands first followed by HDFC Bank and Axis Bank in 'outgoing' dimension.

8. LIMITATIONS OF THE STUDY AND SCOPE OF FURTHER RESEARCH

The research faces a limitation as the competencies of the bank employees from the North Eastern Region of India is only covered for this study. An analysis from other regions of India with a larger sample size could bring a deviation in the results.

The scope of further research indicates that there could also be a comparative study with the same parameters of personality traits with public sector banks. The competency of the public and private sector banks can be further compared.

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